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CASE NO. 85-319 020 CE/42665

SUBSTITUTE TRUSTEE'S SALE

Under and by virtue of the power of sale contained in a certain Deed of Trust from LANCE D. WILLIAMS and SALLY WILLIAMS, his wife, to LEWIS W. RUSSELL, LELA CONSTANCE RUSSELL and WILLIAM L. VALDE, Trustees, dated April 14, 1978 and recorded in Liber 1047, folio 716, among the Land Records of Frederick County, Maryland, the holder of the indebtedness secured by said Deed of Trust having appointed Joseph V. Buonassissi, II, Substitute Trustee, by instrument duly executed, acknowledged and recorded among the Land Records of the County aforesaid, default having occurred under the terms thereof and at the request of the party secured thereby, the undersigned Substitute Trustee will offer for sale at public auction to the highest bidder on Wednesday, January 8, 1986 at 1:00 o'clock P.M., EST, in front of the Courthouse thereof in Frederick, Maryland, all that certain lot of land, with all buildings and improvements thereon, situated in Frederick County, Maryland, described as follows:

Lot numbered Forty-six (46) in Block lettered "C" in the subdivision known as "SECTION ONE, POINT OF ROCKS ESTATES" as per plat thereof duly recorded in Plat Book 5 at Plat No. 108 among the Land Records of Frederick County, Maryland, being in the Buckeystown Election District.

Also being known as: 46 Wise Road, Point of Rocks, Maryland 21777.

The property and the improvements thereon will be sold in their "as is" physical condition without warranty of any kind, subject to any and all conditions, restrictions and agreements of record affecting the same.

TERMS OF SALE: CASH. A bidder's deposit of \$5,000.00 in cash or by cashier's or certified check will be required at the time of sale. The party secured by the Deed of Trust, if a bidder, shall not be required to post a deposit. The balance of the purchase price, together with interest from date of sale to date of settlement at the rate stated in the note secured by the Deed of Trust, must be paid in cash or by cashier's or certified check on the date of settlement. All state and local ad valorem real estate taxes, other public charges, water rents, regular and special assessments and the like, if any, payable on an annual basis, including sanitary and/or Metropolitan District charges, shall be adjusted to the date of the foreclosure sale and thereafter assumed by the purchaser. The purchaser shall pay all state and local transfer taxes, documentary taxes, recording taxes and fees, title examination costs, attorneys' fees, conveyancing fees, notary fees and all other incidental settlement costs.

The purchaser shall settle and comply with the terms of sale within ten (10) days after final ratification of the sale by the Circuit Court for Frederick County, Maryland. Time is of the essence. If the purchaser defaults, in addition to any other available legal or equitable remedies, the Substitute Trustee may declare the entire deposit forfeited and resell the property at the risk and cost of the defaulting purchaser. In such event, the defaulting purchaser shall be liable for the payment of any deficiency in the purchase price, all costs and expenses of both sales, reasonable attorneys' fees, all other charges due and incidental and consequential damages.

JOSEPH V. BUONASSISSI, II

Substitute Trustee

FOR INFORMATION CONTACT:

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Frederick, Md. *Feb 5*, 19*86*

This is to certify that the annexed *Trustee's Sale*

was published in *Frederick News-Post*

a newspaper published in Frederick County on the following

dates: *12/20-27/85 & 1/3/86*

THE NEWS-POST

Per *Ruth H. Hob*

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